

WILMINGTON TRUST CORPORATION

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1888193	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$9,610	\$9,285	-3.4%		
Loans	\$8,267	\$6,562	-20.6%		
Construction & development	\$1,858	\$1,363	-26.6%		
Closed-end 1-4 family residential	\$664	\$584	-12.0%		
Home equity	\$408	\$394	-3.4%		
Credit card	\$58	\$57	-2.2%		
Other consumer	\$521	\$358	-31.3%		
Commercial & Industrial	\$1,440	\$1,219	-15.3%		
Commercial real estate	\$2,380	\$2,200	-7.6%		
Unused commitments	\$2,443	\$1,943	-20.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$252	\$171	-32.0%		
Asset-backed securities	\$58	\$0	-100.0%		
Other securities	\$273	\$348	27.5%		
Cash & balances due	\$189	\$1,938	926.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$34	\$33	-4.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$34	\$30	-12.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$8,722	\$8,672	-0.6%		
Deposits	\$7,153	\$7,654	7.0%		
Total other borrowings	\$973	\$398	-59.1%		
FHLB advances	\$28	\$150	435.7%		
Equity					
Equity capital at quarter end	\$888	\$613	-30.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$377	NA		
Performance Ratios					
Tier 1 leverage ratio	10.6%	7.6%	--		
Tier 1 risk based capital ratio	10.1%	9.3%	--		
Total risk based capital ratio	11.4%	10.6%	--		
Return on equity ¹	-3.6%	-109.3%	--		
Return on assets ¹	-0.3%	-8.7%	--		
Net interest margin ¹	3.7%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	48.8%	37.3%	--		
Loss provision to net charge-offs (qtr)	238.3%	66.5%	--		
Net charge-offs to average loans and leases ¹	1.6%	11.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.0%	41.6%	0.7%	9.1%	--
Closed-end 1-4 family residential	7.1%	12.4%	0.1%	1.3%	--
Home equity	1.1%	3.3%	0.1%	0.3%	--
Credit card	1.7%	1.0%	2.4%	1.5%	--
Other consumer	3.8%	4.1%	0.5%	0.4%	--
Commercial & Industrial	1.5%	7.1%	0.7%	1.5%	--
Commercial real estate	3.2%	11.4%	0.2%	1.7%	--
Total loans	5.2%	15.7%	0.4%	3.0%	--